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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/005,644	12/07/2001	Russell Bruce Huffman	

CONFIRMATION NO. 4080

FORMALITIES LETTER



OC000000007678525

RUSSELL B. HUFFMAN
2765 Indian Hills Way
Arroyo Grande, CA 93420

Date Mailed: 03/20/2002

NOTICE TO FILE CORRECTED APPLICATION PAPERS
Filing Date Granted

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given **TWO MONTHS** from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

The required item(s) identified below must be timely submitted to avoid abandonment:

The application is informal since it does not comply with the regulations for the reason(s) indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

The required items noted below **SHOULD** be filed along with any items required above. The filing date of this nonprovisional application will be the date of receipt of the items required above.

- Total additional claim fee(s) for this application is \$294.
 - \$294 for 7 independent claims over 3.

The balance due by applicant is \$ 294.

- A substitute specification in compliance with 37 CFR 1.52 because:
 - Papers contain improper margins. *Each sheet must have a left margin of at least 2.5 cm (1") and top, bottom and right margins of at least 2.0 cm (3/4")*
- An abstract was not provided for this application. An abstract of the technical disclosure is required under 37 CFR 1.72(b).

04/09/2002 BARRAHAI 00000112 10005644

01 FEB 2002

\$294.00

A copy of this notice MUST be returned with the reply.

John Smith

Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

208040-475000

MA

**Value Engineering
Co.**

\$0300 #3

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3/31/02 2:43 PM



Department of Commerce
Commissioner For Patents
United State Patent and Trademark Office
Customer Service Center
Initial Patent Examination Division
Washington, DC 20231

Re; Application# 10/005,644
Confirmation #4080
Correspondence 03/02/2002

Dear Initial Patent Examiner:

Per your correspondence of 03/02/2002, We are pleased to submit your following requests :

1. \$ 294.00 additional funds for seven claims over 3 allowed . Ck # 7093
2. Re configuration of all documents to comply with CFR 1.52 as noted
3. An Abstract of the Personal Integrated Banking System

PLEASE NOTE ; Reconfiguration placed some constraints on some previous pages.

We have taken the opportunity to review computations and corrected any errors found. In view of our efforts to meet requirements, It would be wise to utilize the revised document copy marked revised in place of the original submitted.

We assume the application documents do not change.

In the original application page 8 there was some confidential material presented. It will be appreciated if the original page 8 were replaced with one extra page 8 attached to the front on this submission and the original page 8 destroyed.or returned.

Thank you for your help.

Sincerely yours,

Russell B. Huffman
Value Engineering Co.

cc: f.1e



ANY BANK.....U.S.A. or international P.I.B. system screen
CUSTOMER ACCOUNT # XXXXXXXXXXXX
Credit Charges Received FROM 01/31/00--TO 11/31/01
Balance carry fwd from 01/31/00 X= XXXXXXXXX
NOTE : NOT ALL CREDIT CHARGES ARE SHOWN ON SCREEN #1

KEY

25.
40.
25.
53...

TELEPHONE NO.

PAGE 1 OF 3

ACCOUNT NUMBER	CREDIT LINE	UNUSED CREDIT	DAYS IN BILLING CYCLE	BILLING CYCLE CLOSING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
	10000	7981	32	08/13/01	09/07/01	41.80

TRANS	DATE OF POST	REFERENCE NUMBER	DESCRIPTION OF TRANSACTION OR CREDIT	AMOUNT
0713	0715	704838262979ED7ZE	WAL MART ARROYO GRANDE CA	53.42
0713	0716	7041019635F56QYBS	OFFICE MAX 00007930 ARROYO GRANDE CA	94.14
0713	0716	9241019636DS5QEKH	SAFEMAY STORE00007476 REDWOOD CITY CA	4.00
0717	0718	784328666000QXJKS	AOLXONLINE SERVICE 070 800-679-9444 VA	23.90
0717	0719	7141019677D4FBHDX	TRADER JOE'S 000001SM2 ARROYO GRANDE CA	47.57
0718	0720	70410196840GP3QDE	RED LOBSTER US00007187 SANTA MARIA CA	60.89
0718	0720	7045078683DWM18N9	BLACKLAKE GOLF 115 PS NIPOMO CA	64.00
0718	0720	70541866803RGNR0A	HOUSE 2 HOME #1630 SANTA MARIA CA	45.09
0718	0720	70541866809FEQ7A5	HOME DEPOT #6638 SANTA MARIA CA	21.82
0720	0722	70483826997DVTYV1	WAL MART ARROYO GRANDE CA	49.31
0720	0723	70410196A5F56QYE6	OFFICE MAX 00007930 ARROYO GRANDE CA	36.37
0722	0723	70483826B97FDP7E6	WAL MART ARROYO GRANDE CA	95.03
0720	0723	23486806BB018XEXQ	EXXONMOBIL34 07918204 ARROYO G CA	25.10
0723	0724	70483826Q97FVPT0N	WAL MART ARROYO GRANDE CA	91.92
0725	0727	70411496F03RW7JMQ	ORCHARD SUPPLY #670 PISMO BCH CA	105.90
0726	0727	804305266WGTBKK8J	CAJUN POWER SAUCE ABBEVILLE LA	31.00
0728	0730	92410196J6DS5H13V	SAFEMAY STORE00007476 REDWOOD CITY CA	3.42
0730	0731	70483826K97LAHN8P	WAL MART ARROYO GRANDE CA	25.94
0731	0731	80120756LFXEPRHSP	SPYGLASS RESTAURANT SHELL BEACH CA	43.51

PREVIOUS BALANCE	PAYMENTS	CREDITS	PURCHASES AND CASH ADVANCES	DEBIT ADJUSTMENTS	FINANCE CHARGE	NEW BALANCE

AN AMOUNT FOLLOWED BY A MINUS SIGN (-) IS A CREDIT OR A CREDIT BALANCE UNLESS OTHERWISE INDICATED.

Send Inquiries To:

TYPE OF BALANCE	MONTHLY PERIODIC RATE	CORRESPONDING ANNUAL PERCENTAGE RATE	AVERAGE DAILY BALANCE	TOTAL FINANCE CHARGES	ANNUAL PERCENTAGE RATE
ADVANCES					
PURCHASES					

TO AVOID ADDITIONAL PERIODIC FINANCE CHARGES ON NEW BALANCE, PAYMENT OF NEW BALANCE IN FULL MUST BE RECEIVED BY PAYMENT DUE DATE.

ROC

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.